

03-GS-40 VOTED: The Twenty-fourth General Synod adopts the Pronouncement “Our Common Calling: Providing the Resources for the Education of Future Ordained Ministers in the United Church of Christ.”

OUR COMMON CALLING PROVIDING THE RESOURCES FOR THE EDUCATION OF FUTURE ORDAINED MINISTERS IN THE UNITED CHURCH OF CHRIST

SUMMARY

This pronouncement calls on all settings of the United Church of Christ to provide support for the education of ordained leaders through programs to reduce and finally eliminate educational debt for seminary education. This proposal covers United Church of Christ in-care seminarians enrolled in a master of divinity degree program.

BACKGROUND

The issue of the mounting debt of seminary students in our denomination has been of concern to the church since at least 1975. Three previous General Synods have raised the issue as a serious concern through the resolution, “Prevention and Reduction of Seminarians’ Educational Debt,” in 1997 and reports about progress on that resolution in 1999 and 2001. Also during this period of time two separate surveys have been conducted to determine the level and effect of educational debt on recent seminary graduates in the United Church of Christ. An alarming trend was confirmed by these surveys: the average reported debt incurred by those responding to the survey had risen from \$19,578.00 in 1998 to nearly \$30,000 in 2001. A task force representing various settings of the church as well as recent seminary graduates has been exploring since January 2002 ways to reduce and eliminate educational debt for seminary education. This proposal for action grows out of their work and the work of previous task forces. In order to meet this debt reduction and elimination goal, the task force estimates that three million dollars will be needed annually from the combined efforts of all sources: local congregations, associations and conferences, seminaries, and the national offices. An endowment of sixty million dollars would be needed to meet this need.

DIRECTIONAL STATEMENT

This pronouncement calls for all settings of the United Church of Christ to take greater responsibility for the theological education of future ordained leaders by helping to reduce and eliminate debt incurred as a result of theological education. It requests the Financial Development Ministry Team of the Office of General Ministries (a Covenanted Ministry of the United Church of Christ) to oversee a major fund raising effort to create an endowment that moves toward the goal of providing need-based grants up to the value of one hundred percent of tuition for United Church of Christ in-care seminarians attending an approved seminary. Further, each setting of the church is requested to take specific action to support the goal of seminarians finishing their education unencumbered by debt and new

pastors being assisted with a reduction in their educational debt.

We recognize that tuition is only a portion of the total cost for seminary education. Other costs include room and board, books, health insurance, transportation, supplies, and basic living expenses for the student and his or her family. Because this is so, our intention is to close the gap between the total costs of seminary education and non-loan student resources by providing grants up to the value of one hundred percent of the cost of tuition. For instance if the annual tuition cost for a student is \$8,000 and the other expenses total \$10,000, then the total costs are \$18,000. If that same student has \$6,000 to contribute out of their savings, the unmet need for that student is \$12,000. Our intention is to provide up to the value of the cost of tuition based on the student's unmet need. In this example a grant of up to \$8000 would be awarded, leaving an unmet need of \$4,000. We call on other settings of the church - local congregations, associations, conferences, and seminaries to help with those additional unmet costs.

IMPLEMENTATION

The Twenty-fourth General Synod calls on the Financial Development Ministry Team of the Office of General Ministries (a Covenanted Ministry of the United Church of Christ), in cooperation with Local Church Ministries (a Covenanted Ministry of the United Church of Christ), to oversee a major fund raising effort to move toward the establishment of an endowment sufficient to support United Church of Christ in-care seminarians attending approved seminaries up to the equivalent of one hundred percent of their demonstrated tuition need. The first step of this effort will be a feasibility study to determine both a concrete monetary goal and the best method to reach our goal.

The twenty-fourth General Synod further calls on the Parish Life and Leadership ministry team of Local Church Ministries, in direct consultation with the Council for Theological Education, to determine criteria by which a seminary might qualify to receive money from the above named endowment for tuition costs of United Church of Christ in-care seminarians. The criteria would include a plan for how the seminary supports United Church of Christ students' formation in their denominational history and identity.

Further, Parish Life and Leadership is requested to develop resources to:

- assist Local Churches to understand the process of training and education for clergy, as well as how local churches can identify, nurture, and support future ordained leadership

- assist local congregations, conferences, and associations to understand and adopt programs of debt reduction for new pastors and to understand the tax implications of such programs

assist pastors to engage in financial planning, taking account of the realities of average salary figures for United Church of Christ pastors in their first few years of ministry

The Twenty-fourth General Synod calls on the Evangelism Ministry Team of Local Church Ministries to find ways to provide for the reduction and elimination of debt for pastors in new church starts and those serving emerging racial and ethnic congregations.

The Twenty-fourth General Synod requests Justice and Witness Ministries (a Covenanted Ministry of the United Church of Christ) to advocate for need-based financial aid that relies on grants rather than loans or tax breaks at the state and national level and reducing the interest rate on existing and future loans.

Further, the Twenty-fourth General Synod calls on Local Church Ministries (a Covenanted Ministry of the United Church of Christ) to review all existing endowments to determine if there are unrestricted funds that might be reallocated for seminary education.

The Twenty-fourth General Synod calls on the Pension Boards of the United Church of Christ (an Affiliated Ministry of the United Church of Christ) in cooperation with Local Church Ministries to over-see a study of the feasibility for providing financial support that allows In-Care seminarians enrolled in an approved seminary to participate in the health benefits plan of the United Church of Christ.

The Twenty-fourth General Synod calls on associations and conferences to:

- make more scholarship money available to In-Care students
- require financial counseling as a condition for In-Care status
- provide accurate information to In-Care students about average salaries of new pastors
- adopt innovative incentive programs of debt reduction for new pastors

The Twenty-fourth General Synod calls on the seminaries of the United Church of Christ and the historically related seminaries to:

- require and provide financial planning as a requirement for enrollment
- provide counseling and intervention in the case of students who surpass the school's debt threshold
- make every effort to continue to restrain the cost of seminary education to seminarians

increase non-loan financial aid

The Twenty-fourth General Synod calls on local congregations to:

become educated about the ways in which a pastor is equipped to serve a local church and the communal nature of the responsibility for that preparation

understand the task of identifying, nurturing, and supporting future pastoral leaders to be a part of the vocation of a local church

set up innovative compensation packages for pastors carrying a heavy burden of educational debt

identify and support at least one United Church of Christ seminary student in an “adopt-a-seminarian” or “each one fund one” program.

provide internship stipends beyond basic living expenses that would enable students to pay down accumulated educational debt

The Twenty-fourth General Synod calls on the beneficiary of the financial aid (student) to demonstrate commitment to the United Church of Christ by finishing his or her education and to serve as an authorized minister of the United Church of Christ for a period of not less than five years. If the beneficiary is not able to fulfill his or her commitment, the financial aid shall be repaid to the provider of the funds.

Funds for this action will be made in accordance with the overall mandates of the affected agencies and the funds available.